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TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Jonathan Toman, Chairman, FFIEC Task Force on Surveillance Systems
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SUBJECT: UBPR Content Review and Summary Page Changes

The financial institution regulatory agencies have begun a multiyear review of UBPR content under the direction of the FFIEC Task Force on Surveillance Systems (TFSS). The purpose of this review is to ensure UBPR content remains current and relevant. The TFSS has also implemented technology enhancements to the UBPR over the past several years to improve user functionality and ensure the UBPR remains relevant from a technology perspective including improved graphing features and MyUBPR functionality. This content review, coupled with the past technology enhancements, is expected to ensure the UBPR remains the primary interagency tool for financial performance and condition monitoring.

The TFSS introduced three new ratios earlier this year as part of this content review effort. These new ratios are now being used by examiners in monitoring financial institutions:

- Three-year growth rate of non-owner occupied commercial real estate (Analysis of Concentrations of Credit – Page 7B),
- Non-current loans plus other real estate owned as a percentage of Tier 1 capital (Analysis of Past Due, Nonaccrual & Restructured – Page 8A), and
- Pre-provision net revenue ratio, a measure of core income (Summary Ratios – Page 1).

The TFSS will be introducing an updated UBPR Summary Ratios page on October 12, 2022. The changes to the Summary Ratios page will include the addition of five ratios currently found on other UBPR pages and the deletion from the Summary Ratios page of seven ratios. These deleted ratios still remain on other UBPR pages¹. The proposed Summary Ratios page changes are detailed in the appendix.

¹ With the exception of Adjusted Net Operating Income which is being removed and replaced by pre-provision net revenue (PPNR). Both ratios are measures of core income. The TFSS determined PPNR was better measure of core income. Adjusted Net Operating Income will still be available in bulk downloads of UBPR data.

UBPR users should expect to see further changes over the next few years as part of this review. We will issue future announcements as these changes are implemented.

Who do I Contact with Questions?

UBPR users should address any UBPR related questions including questions about this content review to the CDR helpdesk at cdr.help@cdr.ffiec.gov or 1-888-237-3111.

Appendix A – Summary Ratios (Page 1) Changes

EXISTING			NEW LAYOUT		
Line #	Line Narrative	Change	Line #	Line Narrative	Change
1	Earnings and Profitability		1	Earnings and Profitability	
2	Percent of Average Assets:		2	Percent of Average Assets:	
3	Interest Income (TE)		3	Interest Income (TE)	
4	- Interest Expense		4	- Interest Expense	
5	Net Interest Income (TE)		5	Net Interest Income (TE)	
6	+ Noninterest Income		6	+ Noninterest Income	
7	- Noninterest Expense		7	- Noninterest Expense	
8	- Provision: Loan & Lease Losses		8	Pre-Provision Net Revenue (TE)	added June 2022
9	- Provision: Credit Loss Oth Assets		9	- Provision: Loan & Lease Losses	
10	Pretax Operating Income (TE)		10	- Provision: Credit Loss Oth Assets	
11	+ Realized Gains/Losses Sec		11	Pretax Operating Income (TE)	
12	+ Unrealized Gains / Losses Equity Sec		12	+ Realized Gains/Losses Sec	
13	Pretax Net Operating Income (TE)		13	+ Unrealized Gains / Losses Equity Sec	
14	Net Operating Income		14	Pretax Net Operating Income (TE)	
15	Adjusted Net Operating Income	to be removed from page	15	Net Operating Income	
16	Net Inc Attrib to Min Ints		16	Net Inc Attrib to Min Ints	
17	Net Income Adjusted Sub S		17	Net Income Adjusted Sub S	
18	Net Income		18	Net Income	
19			19		
20	Margin Analysis:		20	Margin Analysis:	
21	Avg Earning Assets to Avg Assets		21	Avg Earning Assets to Avg Assets	
22	Avg Int-Bearing Funds to Avg Assets		22	Avg Int-Bearing Funds to Avg Assets	
23	Int Inc (TE) to Avg Earn Assets		23	Int Inc (TE) to Avg Earn Assets	
24	Int Expense to Avg Earn Assets		24	Int Expense to Avg Earn Assets	
25	Net Int Inc-TE to Avg Earn Assets		25	Net Int Inc-TE to Avg Earn Assets	
26			26		
27	Loan & Lease Analysis:		27	Loan & Lease Analysis:	
28	Net Loss to Average Total LN&LS		28	Net Loss to Average Total LN&LS	
29	Earnings Coverage of Net Losses (X)		29	Earnings Coverage of Net Losses (X)	
30	LN&LS Allowance to LN&LS Not HFS		30	LN&LS Allowance to LN&LS Not HFS	
31	LN&LS Allowance to Net Losses (X)		31	LN&LS Allowance to Net Losses (X)	
32	LN&LS Allowance to Total LN&LS	to be removed from page	32	LN&LS ALLOWANCE TO NONACCRUAL LN&LS (X)	to be added
33	Total LN&LS-90+ Days Past Due	to be removed from page	33	30-89 DAYS PAST DUE	to be added
34	-Nonaccrual	to be removed from page	34	TOTAL LN&LS-90+ DAYS PD & NONACCRUAL	to be renamed
35	-Total	rename	35	NON-CURR LNS+OREO TO LNS+OREO	to be added
36			36		
37	Liquidity		37	Liquidity	
38	Net Non Core Fund Dep New \$250M		38	Net Non Core Fund Dep New \$250M	
39	Net Loans & Leases to Assets		39	Net Loans & Leases to Assets	
40			40	NET LOANS & LEASES TO DEPOSITS	to be added
41	Capitalization		41		
42	Leverage Ratio		42	Capitalization	
43	Total Capital Ratio		43	Leverage Ratio	
44	Cash Dividends to Net Income		44	Total Capital Ratio	
45	Retained Earnings to Avg Total Equity	to be removed from page	45	Cash Dividends to Net Income	
46	Rest+Nonac+RE Acq to Eqcap+ALLL	Move to Page 8A	46	NON-CURR LNS+OREO TO T1 CAPITAL+ALLOWANCE	to be added
47			47		
48	Growth Rates		48	Growth Rates	
49	Total Assets		49	Total Assets	
50	Tier 1 Capital		50	Tier 1 Capital	
51	Net Loans & Leases		51	Net Loans & Leases	
52	Short Term Investments		52	Short Term Investments	
53	Short Term Non Core Funding		53	Short Term Non Core Funding	
54			54		
55	Average Total Assets		55	Average Total Assets	
56	Total Equity Capital	to be removed from page	56	Net Income	
57	Net Income		57		
58			58	Number of banks in Peer Group	
59	Number of banks in Peer Group				